

PATENT
0630-1373P

10/003442 PTO
12/06/01
JC872 U.S.

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant: Jun KIM Conf.:

Appl. No.: New Continuation Application
based on U.S.S.N. 09/198,244
filed on November 24, 1998 Group: Unassigned

Filed: December 6, 2001 Examiner: UNASSIGNED

For: HOME BANKING SYSTEM AND METHOD THEREOF

INFORMATION DISCLOSURE STATEMENT
(SUBMISSION WITH CONTINUATION-IN-PART OR
RULE 1.53(b) CONTINUATION OR DIVISIONAL APPLICATION)

Assistant Commissioner for Patents
Washington, DC 20231

December 6, 2001

Sir:

Pursuant to 37 C.F.R. §§ 1.97 and 1.98, applicant(s) hereby submit(s) an Information Disclosure Statement for consideration by the Examiner.

I. LIST OF PATENTS, PUBLICATIONS OR OTHER INFORMATION

The patents, publications, or other information submitted for consideration by the Office are listed on the PTO-1449 form(s), attached hereto.

II. REFERENCES PREVIOUSLY CITED OR SUBMITTED

Pursuant to 37 C.F.R. § 1.98(d), consideration of information listed on the PTO-1449 form(s) is requested since any patents, publications, or other information which are listed on the PTO-1449 form(s) but for which copies are not enclosed herewith, were previously cited by or submitted to the PTO in one of the following applications which has been relied upon for an earlier filing date under 35 U.S.C. § 120:

U.S. Appl. No(s).
09/198,244

U.S. Filing Date(s)

III. FEES

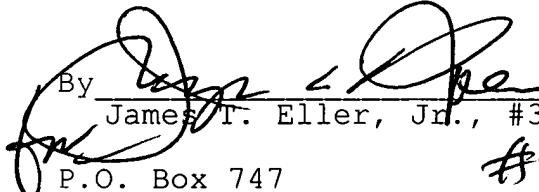
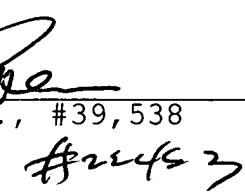
This Information Disclosure Statement is being filed concurrent with the filing of a continuation-in-part, continuation, or divisional patent application; therefore, no fee is required.

If the Examiner has any questions concerning this IDS or requires a copy of any of the references cited but not provided, he/she is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the PTO is requested to consider this IDS under the proper rule and charge the appropriate fee to Deposit Account No. 02-2448.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fee required under 37 C.F.R. §§ 1.16 or 1.17; particularly, extension of time fees.

Respectfully submitted,

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JTE/PLS/kmr
0630-1373P

Enclosures: PTO-1449
 References
 Foreign Search Report
 Other:

(Rev. 11/02/01)

Form PTO-1449	ATTY DOCKET NO. 0630-1373P	APPLICATION NO. NEW CONT. OF 09/198,244
INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)	APPLICANT Jun KIM	
	FILING DATE December 6, 2001	GROUP Unassigned
		10/003442 U.S. PTO C872

12/06/01

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS

OTHER DOCUMENTS (Include Name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.

EXAMINER _____ DATE CONSIDERED _____

EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.